

GOODWIN | PROCTER

Roberto M. Braceras
617.570.1895
rbraceras@
goodwinprocter.com

Goodwin Procter LLP
Counsellors at Law
Exchange Place
Boston, MA 02109
T: 617.570.1000
F: 617.523.1231

January 23, 2007

By Facsimile & First-Class Mail

Malcolm L. Pollard
4845 Westlake Road
#119
Erie, PA 16505

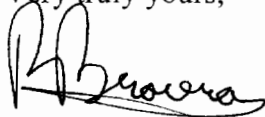
**Re: United States of America, ex rel., and William L. Fry
v. First Investments, et al., Civil Action No. 04-316E**

Dear Mr. Pollard:

I write to confirm that you have agreed to allow the defendants, First Investment Company and Everhome Mortgage Company, an additional 30 days to respond to the Relator's First Amended Complaint in the above-referenced matter. Accordingly, as we agreed, defendants' response to the First Amended Complaint will be due on or before Thursday, March 1, 2007.

Please let me know if this is inconsistent in any way with our understanding. We look forward to using the additional time to discuss a potential resolution to this matter.

Very truly yours,



Roberto M. Braceras

RMB/job

cc: Jennifer E. Watson, Esq.
Sarah S. Keast, Esq.

LIBA/1759281.1

JAN 25 2007